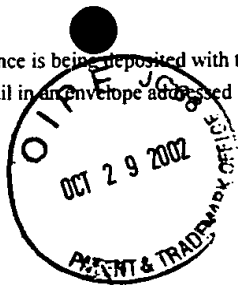


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Assistant Commissioner for Patents  
Washington, D.C. 20231

PATENT  
Attorney Docket No.: 020375-004000US



On 10/24/02

TOWNSEND and TOWNSEND and CREW LLP

By: A. J. J. J. J.

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OCT 31 2002  
**GROUP 3600**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Keith W. Diveley

Application No.: 09/823,697

Filed: March 31, 2001

For: PAYMENT SERVICE METHOD  
AND SYSTEM

Examiner:

Art Unit:

INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. Also enclosed is a copy of the International Search Report from the corresponding PCT application. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant

information, and no inference should be made that the information and references are cited are, or are considered to be material to patentability because they are in this statement. No inference should be made that the information and references cited are prior art merely because they are in this statement.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the mailing of the first Office Action and within three months of the mailing of the International Search Report for the related PCT application. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Douglas M. Hamilton  
Reg. No. 47,629

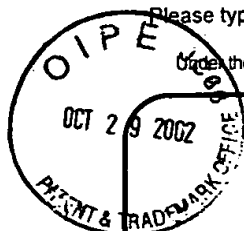
TOWNSEND and TOWNSEND and CREW LLP  
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**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)	Application Number	09/823,697
	Filing Date	March 31, 2001
	First Named Inventor	Diveley, Keith, et al.
	Group Art Unit	
	Examiner Name	
Total Number of Pages in This Submission	Attorney Docket Number	020375-004000US

**ENCLOSURES (check all that apply)**

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement, with 7 references. <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard, copy of International Search Report
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Remarks

The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

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**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT****GROUP 3600**

Firm and Individual name	Townsend and Townsend and Crew LLP Douglas M. Hamilton	Reg. No. 47,629
Signature		
Date	October 24, 2002	

**CERTIFICATE OF MAILING**

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